

CLAIMS:

What is claimed is:

1. A vehicle lease or purchase evaluation system comprising:
 - a computer;
 - 5 a database of vehicle information;
 - a computer program configured to run in the computer and having access to the database of vehicle information;
 - the computer program configured to provide a list of vehicles having a monthly payment falling within a user defined range, given a term and interest rate.
- 10 2. The vehicle lease or purchase evaluation system of claim 1 wherein the monthly payment is a purchase payment.
3. The vehicle lease or purchase evaluation system of claim 1 wherein the monthly payment is a lease payment.
4. The vehicle lease or purchase evaluation system of claim 1 wherein the vehicles
 - 15 may be sorted by a column selected from the group consisting of monthly payment; MSRP; Make, and Model.
5. The vehicle lease or purchase evaluation system of claim 1 wherein the vehicles may be sorted by one or more selected vehicle features.
6. The vehicle lease or purchase evaluation system of claim 1 wherein the vehicles
 - 20 may be filtered by selecting one or more features which the listed vehicles must have.
7. The vehicle lease or purchase evaluation system of claim 1 wherein two of the listed vehicles may be selected by the user for a more detailed comparison.
8. The vehicle lease or purchase evaluation system of claim 7 wherein the detailed comparison takes the form of a graphical display.
- 25 9. The vehicle lease or purchase evaluation system of claim 1 wherein the database contains data on all vehicles available for lease or purchase in the United States.
10. The vehicle lease or purchase evaluation system of claim 2 wherein for each vehicle listed a ratio is provided of the residual value of the vehicle, based on a lease term and interest rate which are the same as the purchase term and interest rate, to the
 - 30 MSRP value of the vehicle.
11. The vehicle lease or purchase evaluation system of claim 10 wherein the vehicles may be sorted by a column selected from the group consisting of monthly payment; ratio; MSRP; Make, and Model.
12. The vehicle lease or purchase evaluation system of claim 1 wherein a user
 - 35 defined down payment may be entered to assess its affect on the monthly payment.

13. The vehicle lease or purchase evaluation system of claim 1 wherein a user defined trade-in amount may be entered to assess its affect on the monthly payment.
14. The vehicle lease or purchase evaluation system of claim 1 wherein a user defined dealer rebate may be entered to assess its affect on the monthly payment.
- 5 15. The vehicle lease or purchase evaluation system of claim 1 wherein a user defined factory incentive amount may be entered to assess its affect on the monthly payment or dealer profit.
16. The vehicle lease or purchase evaluation system of claim 1 wherein a user defined holdback amount may be entered to assess its affect on the monthly payment.
- 10 17. The vehicle lease or purchase evaluation system of claim 2 wherein the program computes an offer amount for a selected vehicle based on a monthly payment amount and dealer profit.
18. The vehicle lease or purchase evaluation system of claim 3 wherein the program is configured to compute a confirmation selling price and lease payment for a selected
- 15 vehicle given a dealer provide selling price; lease payment; residual amount and interest rate and a user provide term.
19. The vehicle lease or purchase evaluation system of claim 2 wherein the program is configured to compute a monthly payment depending on a cashback offer from a dealer with a first dealer provided interest rate versus taking the cash back and obtaining
- 20 a third party loan at a second user provided interest rate, both for a user provided term.
20. A method of evaluating a vehicle lease or purchase comprising the steps of:
providing a computer program a database of vehicle information;
providing the computer program a user defined term;
providing the computer program a user defined interest rate;
25 providing the computer program a range of monthly payment, and
listing all the vehicles contained in the database which fall within the monthly payment range.
21. The method of evaluating a vehicle lease or purchase of claim 20 wherein the monthly payment is a purchase payment.
- 30 22. The method of evaluating a vehicle lease or purchase of claim 20 wherein the monthly payment is a lease payment.
23. The method of evaluating a vehicle lease or purchase of claim 20 wherein the vehicles may be sorted by a column selected from the group consisting of monthly payment; MSRP; Make, and Model.

24. The method of evaluating a vehicle lease or purchase of claim 20 wherein the vehicles may be sorted by one or more selected vehicle features.
25. The method of evaluating a vehicle lease or purchase of claim 20 wherein the vehicles may be filtered by selecting one or more features which the listed vehicles must have.
26. The method of evaluating a vehicle lease or purchase of claim 20 wherein two of the listed vehicles may be selected by the user for a more detailed comparison.
27. The method of evaluating a vehicle lease or purchase of claim 26 wherein the detailed comparison takes the form of a graphical display.
- 10 28. The method of evaluating a vehicle lease or purchase of claim 20 wherein the database contains data on all vehicles available for lease or purchase in the United States.
29. The method of evaluating a vehicle lease or purchase of claim 21 wherein a ratio is provided of the residual value of the vehicle for each vehicle listed based on a lease term and interest rate which are the same as the purchase term and interest rate, to the MSRP value of the vehicle.
- 15 30. The method of evaluating a vehicle lease or purchase of claim 29 wherein the vehicles may be sorted by a column selected from the group consisting of monthly payment; ratio; MSRP; Make, and Model.
- 20 31. The method of evaluating a vehicle lease or purchase of claim 20 wherein a user defined down payment may be entered to assess its affect on the monthly payment.
32. The method of evaluating a vehicle lease or purchase of claim 20 wherein a user defined trade-in amount may be entered to assess its affect on the monthly payment.
33. The method of evaluating a vehicle lease or purchase of claim 20 wherein a user defined dealer rebate may be entered to assess its affect on the monthly payment.
- 25 34. The method of evaluating a vehicle lease or purchase of claim 20 wherein a user defined factory incentive amount may be entered to assess its affect on the monthly payment.
35. The method of evaluating a vehicle lease or purchase of claim 20 wherein a user defined holdback amount may be entered to assess its affect on the monthly payment.
- 30 36. The method of evaluating a vehicle lease or purchase of claim 21 wherein the program computes an offer amount for a selected vehicle based on a monthly payment amount and dealer profit.
37. The method of evaluating a vehicle lease or purchase of claim 22 wherein the program is configured to compute a confirmation selling price and lease payment for a
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selected vehicle given a dealer provide selling price; lease payment; residual amount and interest rate and a user provide term.

38. The method of evaluating a vehicle lease or purchase of claim 21 wherein the program is configured to compute a monthly payment depending on a cashback offer
5 from a dealer with a first dealer provided interest rate versus taking the cash back and obtaining a third party loan at a second user provide interest rate, both for a user provided term.

39. An internet vehicle lease or purchase evaluation system, the system comprising:
a viewer computer configured for internet connection;
10 a server computer configured for internet connection and the display of web page content which includes a computer program request hyperlink;
a computer program configured to be transmitted through the internet from the server computer to the viewer computer when the computer program request hyperlink is clicked, wherein said computer program includes internet access to a database of
15 vehicle information, the computer program configured to provide a list of vehicles having a monthly payment falling within a user defined range, given a term and interest rate.